

## **DETAILED ACTION**

### ***Response to Amendment***

This Office Action is responsive to the decision rendered by the Board of Patent Appeals and Interferences on September 23, 2009. In the decision, the Examiner was reversed.

### **EXAMINER'S AMENDMENT**

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Callie Bell on October 16, 2009.

Claim 1 is amended to read:

In a transaction management and financial services system configured to communicate between a server and at least one remote device via a network, a method comprising:

Providing a screen display indicating an affiliation with a referring party;

Receiving a referral from the referring party, the referral including information regarding any of a financing-seeking party that has been declined by the referring party,

Art Unit: 3684

a transaction management-seeking party, a trade credit-seeking party, and a credit guarantee-seeking party;

Receiving commercial transaction information associated with the referral;

Storing the information regarding the referral and the received commercial transaction information in a storage device;

Determining, by a computer system, whether the referral satisfies system-based parameters;

If the referral satisfies system-based parameters, determining, by the computer system, whether the system has sufficient information to engage the referral;

If the system has sufficient information, engaging the referral;

If the referral becomes engaged, establishing an account for the referral;

Providing, by the computer system, operations which can be performed by the referral, the operations associated with managing a commercial transaction;

Capturing data access information, by the computer system, associated with what data is accessed by the referral using the provided operations;

Forming a profile, by the computer system, for the referral that includes the captured data access information; and

Storing the formed profile in the storage device.

***Allowable Subject Matter***

Claims 1-3, 5, 8-12, 14-17, 19-35, 37-52, 54, 56-64 and 66-67 are allowed.

The following is an examiner's statement of reasons for allowance: the prior art of record fails to teach or suggest the limitations of the independent claims. The BPAI has ruled that the closest prior art of record, as applied in the rejection to be reviewed before the BPAI, failed to disclose all of the limitations in the claims, particularly with regards to the steps of the independent claims which recite:

Capturing data access information, by the computer system, associated with what data is accessed by the referral using the provided operations;

Forming a profile, by the computer system, for the referral that includes the captured data access information; and

Storing the formed profile in the storage device.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday - Friday, 8:30 AM - 5 PM.

Art Unit: 3684

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached at 571-272-6702. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Jennifer Liversedge/  
Examiner, Art Unit 3684